

SERFF Tracking Number:	GRWE-126744249	State:	Arkansas
Filing Company:	Great-West Life & Annuity Insurance Company	State Tracking Number:	46345
Company Tracking Number:			
TOI:	L07I Individual Life - Whole	Sub-TOI:	L07I.111 Single Premium - Single Life
Product Name:	Policy Endorsement		
Project Name/Number:	Policy Endorsement/J262-END		

Filing at a Glance

Company: Great-West Life & Annuity Insurance Company

Product Name: Policy Endorsement

SERFF Tr Num: GRWE-126744249 State: Arkansas

TOI: L07I Individual Life - Whole

SERFF Status: Closed-Approved-
Closed State Tr Num: 46345

Sub-TOI: L07I.111 Single Premium - Single Life Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Sharon Riley

Disposition Date: 08/04/2010

Date Submitted: 07/28/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Policy Endorsement

Project Number: J262-END

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/04/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/04/2010

Created By: Sharon Riley

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sharon Riley

Filing Description:

Policy Endorsement for Single Premium Whole Life policies

Company and Contact

Filing Contact Information

Sharon Riley, Senior Counsel and Manager of sharon.riley@gwl.com

Regulatory Services

8515 E. Orchard Road

303-737-1069 [Phone]

9T2

303-737-5444 [FAX]

SERFF Tracking Number: GRWE-126744249 State: Arkansas
Filing Company: Great-West Life & Annuity Insurance Company State Tracking Number: 46345
Company Tracking Number:
TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life
Product Name: Policy Endorsement
Project Name/Number: Policy Endorsement/J262-END

Greenwood Village, CO 80111

Filing Company Information

Great-West Life & Annuity Insurance Company CoCode: 68322 State of Domicile: Colorado
8515 East Orchard Road Group Code: 769 Company Type:
Greenwood Village, CO 80111 Group Name: State ID Number:
(303) 737-3992 ext. [Phone] FEIN Number: 84-0467907

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 Endorsement x \$50=\$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great-West Life & Annuity Insurance Company	\$50.00	07/28/2010	38343072

SERFF Tracking Number:	GRWE-126744249	State:	Arkansas
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Company Tracking Number:			
TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.111 Single Premium - Single Life
Product Name:	Policy Endorsement		
Project Name/Number:	Policy Endorsement/J262-END		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/04/2010	08/04/2010

<i>SERFF Tracking Number:</i>	<i>GRWE-126744249</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great-West Life & Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>46345</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>Policy Endorsement</i>		
<i>Project Name/Number:</i>	<i>Policy Endorsement/J262-END</i>		

Disposition

Disposition Date: 08/04/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	GRWE-126744249	State:	Arkansas
Filing Company:	Great-West Life & Annuity Insurance Company	State Tracking Number:	46345
Company Tracking Number:			
TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.111 Single Premium - Single Life
Product Name:	Policy Endorsement		
Project Name/Number:	Policy Endorsement/J262-END		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Policy Endorsement		Yes

SERFF Tracking Number: GRWE-126744249 State: Arkansas

Filing Company: Great-West Life & Annuity Insurance Company State Tracking Number: 46345

Company Tracking Number:

TOI: L071 Individual Life - Whole Sub-TOI: L071.111 Single Premium - Single Life

Product Name: Policy Endorsement

Project Name/Number: Policy Endorsement/J262-END

Form Schedule

Lead Form Number: J262-END

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Policy Endorsement	Policy/Contract	Policy Endorsement	Initial		53.700	J262END standard.pdf
		Certificate: Amendment, Insert Page, Endorsement or Rider					

POLICY ENDORSEMENT

THIS ENDORSEMENT IS ISSUED BY GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY AS PART OF THE POLICY TO WHICH IT IS ATTACHED. THE PROVISIONS OF THE POLICY APPLY TO THE ENDORSEMENT UNLESS OTHERWISE STATED HEREIN.

DEATH BENEFIT ENHANCEMENT

The Policy to which this Endorsement is attached satisfies the cash value accumulation test ("CVAT") of §7702 of the Internal Revenue Code, and at all times treats the return of premium as part of the Policy's cash value. As such, the death benefit can be increased in your Policy's early years. Once the cash value exceeds the premium paid, the death benefit will remain as purchased.

This Endorsement becomes part of the Policy as of the effective date.

Signed for Great-West Life & Annuity Insurance Company on the Issue Date of the Policy.



Mitchell T.G. Graye,
President and Chief Executive Officer

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: ar compliance cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: AR.doc.pdf		

**STATE OF ARKANSAS
INSURANCE DEPARTMENT**

CERTIFICATE OF COMPLIANCE WITH RULE AND REGULATION 19

RE: Policy Endorsement, J262-END

We hereby certify that the guidelines established in Arkansas Rule and Regulation 19 have been reviewed and the policy form designated above complies with these guidelines.

Great-West Life & Annuity Insurance Company



Susan Gile

Vice President, Individual Markets Operation

July 28, 2010

Date



8515 East Orchard Road
Greenwood Village, CO 80111 Tel. (303) 737-3000
Address mail to: P.O. Box 1700, Denver, CO 80201
www.gwla.com

July 27, 2010

Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

NAIC # 769-68322

RE: **Individual Life Insurance Submission
Policy Endorsement, Form J262-END
Single Premium Whole Life Insurance Policy**

Enclosed for your review is the above referenced form and pertinent documentation. This form is new and does not replace any previously approved forms.

This Endorsement enhances the death benefit on the existing Single Premium Whole Life Insurance in the policies' early years by considering the return of premium as part of the policy's cash value. This Endorsement will be attached to the following forms, previously approved in your state:

Form Number	Approval Date	SERFF file number
J262 - Single Premium Whole Life	June 13, 2005	USPH-6D6QD8124
J262X Single Premium Whole Life	September 23, 2005	USPH-6GARVW912
J262Y Single Premium Whole Life	February 22, 2008	GRWE-125496947

The form submitted:

- **is in final printed form;**
- is being submitted in all states where we are licensed;
- scores in excess of 50 using the Flesch Reading Ease Test; and
- is exempt from filing in Colorado, our state of domicile, pursuant to Regulation 5-92. Colorado requires a fee to be paid each February 28th based on our Company's direct written premium. If appropriate, a retaliatory fee has been paid in your state in conjunction with your annual premium tax return.

To the best of our knowledge, this submission complies with your state laws and regulations. We look forward to your approval.

Sincerely,

A handwritten signature in black ink that reads "Sharon Riley". The signature is written in a cursive, flowing style.

Sharon Riley
Sr. Manager, Individual Markets
(303) 737-1069